6/16/06 10:06:45 BK 2,497 PG 188 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Recording Requested By: USAA FEDERAL SAVINGS BANK

When Recorded Return To:

STEVEN B BAKER 2 MOUNTAINVIEW TER UNIT 7123 DANBURY, CT 06810-4181

<u>DEED OF RELEASE</u>
USAA #:0702063001 "BAKER" Lender ID:30000/0702063001 De Soto, Mississippi PIF: 05/30/2006 MERS #: 100105600016786229 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, USAA Federal Savings Bank) holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: STEVEN B BAKER JENNIFER S BAKER

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS

NOMINEE FOR LENDER, USAA FEDERAL SAVINGS BANK)

Original Trustee: MICHAEL J. BROKER

Dated: 03/11/2005 Recorded on 03/31/2005 as in Book/Reel/Liber: 2,187 Page/Folio: 290

in the Records of the County Recorder of De Soto Mississippi

Property Address: 9227 CONRAD DRIVE, OLIVE BRANCH, MS 38654

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, USAA Federal Savings Bank)

On June 9th.

Barb Frost. Assistant Secretary

STATE OF Iowa COUNTY OF Black Hawk

On June 9th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Barb Frost, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

hy h**∕**and and official seal,

M. CLARK Notary Expires: 05/17/2007 #728505

M. CLARK **NOTARIAL SEAL - STATE OF IOWA** COMMISSION NUMBER 728505 MY COMMISSION EXPIRES MAY 17, 2007

Prepared By: Deborah Pesek, USAA FEDERAL SAVINGS BANK PO BOX 205, WATERLOO, IA 50704-0205 1-877-569-4632